

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: ZAMORA, ARTURO

§ Case No. 15-11072-ABL

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 03, 2015. The undersigned trustee was appointed on March 03, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 1,250.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>40.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 1,210.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/12/2015 and the deadline for filing governmental claims was 08/30/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$312.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$312.50, for a total compensation of \$312.50². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$46.43, for total expenses of \$46.43.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/29/2015 By: /s/LENARD E. SCHWARTZER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-11072-ABL

Trustee: (480250) LENARD E. SCHWARTZER

Case Name: ZAMORA, ARTURO

Filed (f) or Converted (c): 03/03/15 (f)

§341(a) Meeting Date: 04/03/15

Period Ending: 10/29/15

Claims Bar Date: 08/12/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 WELLS FARGO/ CHECKING	200.00	50.00		0.00	FA
2 FURNITURE	2,500.00	0.00		0.00	FA
3 CLOTHING	500.00	0.00		0.00	FA
4 2015 TAX REFUND Removed by amendment filed 4/21/15	0.00	0.00		0.00	FA
5 2014 EARNED INCOME TAX CREDIT	Unknown	0.00		0.00	FA
6 2006 BMW X5	6,426.00	0.00		0.00	FA
7 2014 CHEVY SILVERADO	19,742.00	0.00		0.00	FA
8 1968 FORD MUSTANG (u) Per order entered 9/21/15 Added and exempted by amendment filed 4/21/15	2,250.00	1,250.00		1,250.00	FA
8 Assets Totals (Excluding unknown values)	\$31,618.00	\$1,300.00		\$1,250.00	\$0.00

Major Activities Affecting Case Closing:

REPORT OF DISTRIBUTION

Initial Projected Date Of Final Report (TFR): March 31, 2017

Current Projected Date Of Final Report (TFR): November 5, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-11072-ABL
Case Name: ZAMORA, ARTURO

Trustee: LENARD E. SCHWARTZER (480250)
Bank Name: Rabobank, N.A.
Account: *****1866 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6490
Period Ending: 10/29/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/02/15	{8}	ZAMORA	VEHICLE EQUITY	1229-000	200.00		200.00
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	190.00
07/09/15	{8}	ZAMORA	VEHICLE EQUITY	1229-000	200.00		390.00
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	380.00
08/04/15	{8}	ZAMORA	VEHICLE EQUITY	1229-000	200.00		580.00
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	570.00
09/03/15	{8}	ZAMORA	VEHICLE EQUITY	1229-000	200.00		770.00
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	760.00
10/09/15	{8}	ZAMORA	VEHICLE EQUITY	1229-000	450.00		1,210.00

ACCOUNT TOTALS 1,250.00 40.00 \$1,210.00

Less: Bank Transfers 0.00 0.00

Subtotal 1,250.00 40.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements \$1,250.00 \$40.00

Net Receipts : 1,250.00

Net Estate : \$1,250.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
----------------------	-----------------	----------------------	---------------------

Checking # *****1866	1,250.00	40.00	1,210.00
----------------------	----------	-------	----------

	\$1,250.00	\$40.00	\$1,210.00
--	------------	---------	------------

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: August 12, 2015

Case Number: 15-11072-ABL
Debtor Name: ZAMORA, ARTURO

Page: 1

Date: October 29, 2015
Time: 12:43:07 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
TEEEEXPS 200	LENARD E. SCHWARTZER 2850 S JONES BLVD STE 1 LAS VEGAS, NV 89146	Admin Ch. 7		\$46.43	\$0.00	46.43
TEEFEEES 200	LENARD E. SCHWARTZER 2850 S JONES BLVD STE 1 LAS VEGAS, NV 89146	Admin Ch. 7		\$312.50	\$0.00	312.50
2 100	BANK OF THE WEST 2527 CAMINO RAMON SAN RAMON, CA 94583	Secured	2071 Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code	\$0.00	\$0.00	0.00
1 610	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured	7428 Allowed	\$1,436.25	\$0.00	1,436.25
3 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	2054 Allowed	\$180.83	\$0.00	180.83
4 610	CAVALRY SPV I, LLC C/O BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL RD., SUITE #200 TUCSON, AZ 85712	Unsecured	6546 Allowed	\$854.00	\$0.00	854.00
5 610	PYOD, LLC its assigns of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured	6181 Allowed Sears	\$393.59	\$0.00	393.59
6 610	Wells Fargo Card Services PO Box 9210 Des Moines, IA 50306	Unsecured	3882 Allowed	\$1,264.70	\$0.00	1,264.70
7 610	PYOD, LLC its assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured	1185 Allowed	\$419.02	\$0.00	419.02
<< Totals >>				4,907.32	0.00	4,907.32

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-11072-ABL

Case Name: ZAMORA, ARTURO

Trustee Name: LENARD E. SCHWARTZER

Balance on hand: \$ 1,210.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	BANK OF THE WEST	43,241.74	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 1,210.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - LENARD E. SCHWARTZER	312.50	0.00	312.50
Trustee, Expenses - LENARD E. SCHWARTZER	46.43	0.00	46.43

Total to be paid for chapter 7 administration expenses: \$ 358.93Remaining balance: \$ 851.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 851.07

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 851.07

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,548.39 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	1,436.25	0.00	268.74
3	Capital One Bank (USA), N.A.	180.83	0.00	33.84
4	CAVALRY SPV I, LLC	854.00	0.00	159.80
5	PYOD, LLC its assigns of Citibank	393.59	0.00	73.65
6	Wells Fargo Card Services	1,264.70	0.00	236.64
7	PYOD, LLC its assignee of Citibank	419.02	0.00	78.40

Total to be paid for timely general unsecured claims:	\$	851.07
Remaining balance:	\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00